

56149883-2

AMENDMENTS TO THE SPECIFICATION

Please amend the paragraph beginning on page 5, line 13 as follows:

Unlike a conventional business model, the profit item 22 according to the present invention belongs to the individual business unit 12 that earned it. The expected future profit 22 over a predetermined time period is capitalized which can then be sold as a tradable commodity. The profit stream can be handled in many different ways. In order to acquire the services of the IBUs', their capitalized profit streams are bought. In FIG. 1A, the profit stream can be sold to the practice owner 10 for a cash value. Alternatively it can be exchanged for an equity stake in the medical practice business of the owner 10. Still in another alternative, the IBU's profit stream can be partially sold for cash and partially exchanged for the equity stake depending on the risk tolerance of the IBU 12.

Please amend the paragraph beginning on page 12, line 16 as follows:

P = Total Profit attributable to all IBUs'. P is \$150,000
\$50,000 in FIG. 3. In a one person business, P and R are combined into one.